

Risk Management

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LIFE ENTRY

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about seven years to move into the black.

As to what impact the life companies move into the property-liability area may have on the American Agency System, Mr. Joanis called on agents to tighten up their shops to meet the competition of the life company agents.

Offering a comment from the floor was NAIA President Bernard J. Burns who said the NAIA will concentrate on sales power and professionalism to meet the challenges of life companies and direct writers.

The discussion then turned to the residual auto market problem. Mr. Bernstein said he recognizes that his Full Insurance Availability (reinsurance facility) proposal is not necessarily the best solution acknowledging a comment made by H. Clay Johnson that the reinsurance approach could become a dumping ground for undesirable business.

Prior to the panel discussion, George G. P. Knapp, senior vice president of Chubb & Son was elected chairman of the board of directors of ISO. John W. Carleton, senior vice president of Liberty Mutual, was elected vice chairman, and Daniel J. McNamara was reelected president.